

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant:	Ashish Gupta	Docket No.:	70655.5000
Serial No.:	10/711,290	Examiner:	Bruce I. Ebersman
Filed:	September 8, 2004	Group Art Unit:	3691
Title:	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS	Confirmation No.:	5289

AMENDMENT AND REPLY

Mail Stop AMENDMENT
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated March 23, 2010, of which this Reply is filed within three months, please amend the above-identified application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.